

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RICHELL E KELLOGG

Debtor(s)

Case No. 15-06328

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/24/2015.
- 2) The plan was confirmed on 07/01/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/17/2016.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,855.53
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$3,855.53**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,695.05
Court Costs	\$0.00
Trustee Expenses & Compensation	\$160.48
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,855.53**

Attorney fees paid and disclosed by debtor: \$147.50

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	3,472.00	3,582.73	3,582.73	0.00	0.00
AVANT CREDIT CORPORATI	Unsecured	100.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	6,628.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	4,880.00	NA	NA	0.00	0.00
BLATT HASENMILLER LEIBSKER	Unsecured	829.50	NA	NA	0.00	0.00
BMO HARRIS BANK	Unsecured	3,253.00	3,272.25	3,272.25	0.00	0.00
CITIBANK	Unsecured	186.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	598.00	656.09	656.09	0.00	0.00
CITIBANK NA	Unsecured	281.00	281.88	281.88	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	1,124.00	1,102.63	1,102.63	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	2,261.00	2,261.46	2,261.46	0.00	0.00
DEPT STORES NATIONAL BANK/MAC	Unsecured	1,002.00	1,001.52	1,001.52	0.00	0.00
DISCOVER BANK	Unsecured	5,621.00	5,756.30	5,756.30	0.00	0.00
DRESS BARN	Unsecured	202.00	NA	NA	0.00	0.00
Fia C sna	Unsecured	1,392.00	NA	NA	0.00	0.00
HARTFORD INSURANCE	Unsecured	1,698.27	NA	NA	0.00	0.00
ILLINOIS MUTUAL	Unsecured	21.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,157.00	1,157.02	1,157.02	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	670.00	829.50	829.50	0.00	0.00
NATIONSTAR MORTGAGE	Unsecured	57,926.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE	Secured	NA	721.11	721.11	0.00	0.00
NATIONSTAR MORTGAGE	Secured	60,633.00	117,920.41	118,641.52	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	9,519.62	9,519.62	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	4,553.48	4,553.48	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	NA	2,397.79	2,397.79	0.00	0.00
NORTHWESTERN MEMORIAL HOSPI	Unsecured	100.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	213.00	265.31	265.31	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	3,314.00	3,313.97	3,313.97	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	2,494.00	2,494.56	2,494.56	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,135.00	1,135.68	1,135.68	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	323.00	323.07	323.07	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC	Unsecured	400.00	400.99	400.99	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	629.00	629.98	629.98	0.00	0.00
TD BANK USA	Unsecured	827.00	827.92	827.92	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	NA	114,685.55	114,685.55	0.00	0.00
VERIZON	Unsecured	258.00	253.63	253.63	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$118,641.52	\$0.00	\$0.00
Mortgage Arrearage	\$721.11	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$119,362.63	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$160,702.93	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,855.53</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$3,855.53</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/22/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.